

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JUSTIN P. SCHILLING

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-70492 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/09/2018 and confirmed on 8/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		40,131.13
Less Refunds to Debtor	3,735.32	
TOTAL AMOUNT OF PLAN FUND		36,395.81

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,900.00	
Trustee Fee	1,779.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,679.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BRANCH BANKING&TRUST CO/BB&T(*)	0.00	0.00	0.00	0.00
	Acct: 6911				
	NATIONSTAR MORTGAGE LLC D/B/A MR C	0.00	0.00	0.00	0.00
	Acct: 7897				

\*\*\* NONE \*\*\*

Priority					
	THERESA C HOMADY ESQ*	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN P. SCHILLING	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN P. SCHILLING	3,735.32	3,735.32	0.00	0.00
	Acct:				
	HOMADY LAW	0.00	0.00	0.00	0.00
	Acct:				
	THERESA C HOMADY ESQ*	2,900.00	2,900.00	0.00	0.00
	Acct:				
	JOANNE BYICH	0.00	0.00	0.00	0.00
	Acct:				
	ACAR LEASING LTD D/B/A GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct: 7371				

\*\*\* NONE \*\*\*

Unsecured					
	ACAR LEASING LTD D/B/A GM FINANCIAL	0.00	0.00	0.00	0.00
	Acct: 7371				
	PNC BANK NA	20,225.13	20,225.13	0.00	20,225.13
	Acct: 6689				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct: 2051				
	USAA FEDERAL SAVINGS BANK	11,328.50	11,328.50	0.00	11,328.50
	Acct: 2272				
	VERIZON BY AMERICAN INFOSOURCE LP	163.07	163.07	0.00	163.07
	Acct: 0001				
	WEINSTEIN & RILEY PS	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	ALLISON SCHILLING	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	ALLTRAN FINANCIAL	0.00	0.00	0.00	0.00
Acct:					
	NORTH SHORE AGENCY++	0.00	0.00	0.00	0.00
Acct:					
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
Acct:					
					31,716.70

TOTAL PAID TO CREDITORS

31,716.70

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 31,716.70

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
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IN RE:

JUSTIN P. SCHILLING

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-70492 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Justin P. Schilling  
Debtor

Case No. 18-70492-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jul 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:**

Recip ID	Recipient Name and Address
db	+ Justin P. Schilling, 225 E. Crawford Street, Ebensburg, PA 15931-1409
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
14878063	+ Alison L. Schilling, 225 E. Crawford Street, Ebensburg, PA 15931-1409
14878064	+ Allison Schilling, 225 E. Crawford Street, Ebensburg, PA 15931-1409
14878068	GM Financial Leasing, 75 Remittance Drive, Ste. 1738, Chicago, IL 60675-1738
14878073	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14913791	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 28 2022 23:30:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14878065	Email/Text: bnc@alltran.com	Jul 28 2022 23:30:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
14878067	Email/Text: bankruptcy@bbandt.com	Jul 28 2022 23:30:00	BB&T Bank, Bankruptcy Processing, PO Box 1847, Wilson, NC 27894
14878066	Email/Text: bankruptcy@bbandt.com	Jul 28 2022 23:30:00	BB&T Bank, PO Box 580048, Charlotte, NC 28258-0048
14881823	+ Email/Text: bankruptcy@bbandt.com	Jul 28 2022 23:30:00	BB&T, Bankruptcy Section, 100-50-01-51, P.O. box 1847, Wilson, NC 27894-1847
15028982	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2022 23:30:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14915094	Email/Text: Bankruptcy.Notices@pnc.com	Jul 28 2022 23:29:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14878072	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2022 23:30:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
14905839	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2022 23:30:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Farmers Branch, TX 75234-6071
14882181	+ Email/Text: RASEBN@raslg.com	Jul 28 2022 23:29:00	USAA Federal Savings Bank, Robertson Anschutz Schneid Crane & Partn, 10700 Abbott's Bridge Road, Ste. 170, Duluth, GA 30097-8461
14878074	+ Email/Text: bkelectronicnotices@usaa.com	Jul 28 2022 23:29:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
14878075	+ Email/Text: ebn@vantagesourcing.com	Jul 28 2022 23:30:00	Vantage Sourcing, 4930 West State Hwy 52, Ste 1, Taylor, AL 36305-9102
14912242	Email/PDF: ebn_ais@aisinfo.com	Jul 28 2022 23:39:47	Verizon, by American InfoSource as agent, PO

District/off: 0315-7

User: auto

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Date Rcvd: Jul 28, 2022

Form ID: pdf900

Total Noticed: 20

14878076

+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com

Jul 28 2022 23:29:00

Box 248838, Oklahoma City, OK 73124-8838

Verizon Wireless Bankruptcy Admin., 500  
Technology Drive, Suite 550, Weldon Spring, MO  
63304-2225

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ACAR Leasing LTD dba GM Financial Leasing
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
14878069	##+	Homady & Corcoran, LLC, 317 Union Street, Ste. 105, Hollidaysburg, PA 16648-2097
14878070	##+	Joanne Byich, 1148 Second Street, Nanty Glo, PA 15943-1132
14878071	##+	North Shore Agency, 270 Spagnoli Road, Ste 110, Melville, NY 11747-3515

TOTAL: 3 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank cwohrlab@raslg.com
Lisa Cancanon	on behalf of Creditor USAA Federal Savings Bank lisac@w-legal.com Llombardi06@law.du.edu
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Martin A. Mooney	on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Matthew Christian Waldt	on behalf of Creditor Pacific Union Financial LLC mwaldt@milsteadlaw.com, bkcef@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Theresa C Homady	

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on behalf of Debtor Justin P. Schilling thomady1@msn.com homadylaw@gmail.com;HomadyCorcoranLLC@jubileebk.net

TOTAL: 10